

Schedule 47

DEPARTMENT OF INSURANCE

Nebraska Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508
(402) 471-2559

**REQUEST FOR APPROVAL
OF RECORDS RETENTION
AND DISPOSITION SCHEDULE**

SCHEDULE

47

AGENCY, BOARD OR COMMISSION

DEPARTMENT OF INSURANCE

DIVISION, BUREAU OR OTHER UNIT

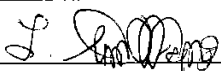
**TO: STATE RECORDS ADMINISTRATOR
STATE OF NEBRASKA**

Supersedes edition of December 10, 2004

PART I -- AGENCY STATEMENT

In accordance with Section 84-1212.01, R.R.S. 1943, approval of the attached records retention and disposition schedule by the State Records Administrator is hereby requested. Retention periods and dispositions have been recommended by this agency after a careful evaluation of all factors listed in Section 84-1212.01, R.R.S. 1943.

SIGNATURE



TITLE

Director

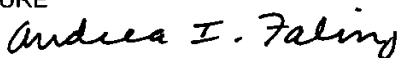
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5/13/05

PART II - ARCHIVAL APPROVAL

The attached schedule has been analyzed, all archival and historical material has been properly identified, no disposition except by transfer to the State Archives has been recommended for such material, and this schedule is approved as submitted.

SIGNATURE



STATE ARCHIVIST

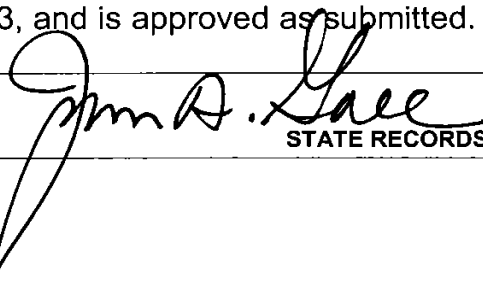
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May 13, 2005

PART III -- APPROVAL BY STATE RECORDS ADMINISTRATOR

The attached schedule has been reviewed in accordance with Section 84-1212.01, R.R.S. 1943, and is approved as submitted.

SIGNATURE



STATE RECORDS ADMINISTRATOR

DATE

May 14, 2005

RMA 01005D

INSTRUCTIONS FOR USING THIS SCHEDULE

Records retention and disposition schedules are designed to serve as your records management guidelines for storing and disposing of agency records, ***regardless of the media on which they reside***, including paper, microfilm, diskettes, optical disks, CDs, DVDs, servers, computer hard drives, etc. This schedule was written specifically for records unique to your office and the State Agencies General Records Schedule #124 contains those records common to most state government agencies. These retention schedules, which are approved by the State Records Administrator, provide your only ongoing authority to dispose of records. Listed below are some basic procedures to follow when applying your schedule.

DISPOSING OF RECORDS

1. Check your schedules to see what the retention period is. Note: Your agency's unique schedule will take precedence over State Agencies General Records Schedule #124 for any items which have differences in retention requirements.
2. Dispose of records that have met their retention periods.
3. Complete a Records Disposition Report for the records you dispose. The Records Disposition Report form is the last page of this schedule. Remove the form, photocopy it, complete the form, make a photocopy for your records, and send the completed form to the Records Management Division at the address below. If you wish, you may receive this form electronically by contacting the Records Management Division. This report establishes that the destruction was performed in your normal course of business.

Please remember to retain the blank form for future use.

NON-SCHEDULED RECORDS

Contact a Records Management Consultant in Records Management to see whether the records will fit under an item already on the schedule. If they do not, they must be retained until they are added to the next revision of your schedule.

SCHEDULE UPDATE

It is the responsibility of each agency to periodically update their schedule. A Records Management Consultant in Records Management can assist you with the schedule update, which involves adding new records and making revisions to existing items. Keeping your schedule current will ensure that you have the ongoing authority to discard records when their useful life has ended.

QUESTIONS

If you have any questions about these procedures, please contact your agency Records Officer or your Records Management Consultant in Records Management. We will help you with any questions the schedule may present, including: transferring records to the State Records Center or State Archives, microfilming records, scanning records, etc.

**Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508-2294
402-471-2559**

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SCHEDULE 47 – DEPARTMENT OF INSURANCE

47-1 ADMINISTRATIVE SERVICES DIVISION

47-1-1 NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS' PROCEEDING BOOKS

In-depth description of the committee meetings held at each NAIC meeting. Copies are maintained at the discretion of the Agency Head.

Retain in off site secure storage permanently.

47-1-2 NEBRASKA INSURANCE INFORMATION MANAGEMENT SYSTEM (NIIMS)

NIIMS is a database system that is used to track companies, people, licenses, invoices, financial transactions, consumer complaints, fraud investigations and medical malpractice liability fund.

ELECTRONIC DATA: Backup daily; dispose of after superseded or obsolete.

SECURITY BACKUP COPY: Dispose of after superseded.

NETWORK DISASTER RECOVERY: Updated daily. Full backup is run every Friday and tape is maintained at an off-site secure facility for one month then destroyed.²

47-1-4 RECEIPT BOOK

Record of payment for photocopies, licenses, certifications, etc. Record includes name, date of receipt, amount of receipt, receipt number, and cash or check number.

Dispose of after 2 years, provided audit has been completed.¹

47-1-5 STATEMENT FOR AGENTS APPOINTMENTS & CANCELLATIONS

Statement of money requested and validation of money received from insurance companies and agents for licensing. Statements must be shredded.

Dispose of 1 year following the end of the fiscal year to which the records pertain, provided audit has been completed.¹

47-2 CONSUMER AFFAIRS DIVISION

47-2-1 COMPLAINT FILES

Contains original written complaint from complainant and supporting documents from the complainant and respondent (company, agent, etc). Also includes all correspondence between Department of Insurance, complainant and defendant and disposition of complaint.

Transfer to off site security storage 6 months after resolution; dispose of 7 years after the case is opened.

47-2-3 INQUIRY FILE

Correspondence regarding routine insurance inquiries.

Transfer to off site security storage after 1 year; dispose of after 2 years.

47-2-4 REFERENCE FILES

Correspondence from case files for producers and companies used by department staff as reference material for market conduct examinations and referral of cases to the Legal Division.

Dispose of when no longer of reference value.

47-3 EXAMINATION DIVISION

47-3-1 ANNUAL STATEMENTS

Statements of financial condition received by the Department of Insurance from all insurance companies doing business in Nebraska. Includes Accident and Health Experience Exhibits and Supplemental Compensation Exhibit. Starting in 2003 foreign companies submit the financial statements electronically to the National Association of Insurance Commissioners (NAIC). Neb. Rev. Stat. § 44-322. Scanning documents to CD began in 1994.

FOREIGN STATEMENTS: Transfer to off site security storage after 1 year; dispose of 4 years after statement date.

DOMESTIC STATEMENTS: Maintain in office for 2 years. Scan to CD and microfilm for archival purposes. Transfer to off site security storage; dispose of 6 years after statement date.

SECURITY MICROFILM: Transfer to the State Records Center, retain permanently.

MICROFILM WORK COPY: Retain permanently.

CD SECURITY COPY: Transfer to the State Records Center; dispose of after 50 years.

CD WORK COPY: Dispose of after 50 years.

47-3-2 COMPANY HISTORY CARD FILE (OBSOLETE 1995)

3 x 5 card file tracing name and history of insurance companies. Cards are no longer made. The history information is now part of 47-1-2 NIIMS.

Transfer to the State Archives; retain permanently.

47-3-3 COMPANY LICENSE FILE

Record of each company (both domestic and foreign) and includes the following information: company name, incorporation date, Nebraska Identification number, types of insurance they are licensed to sell, date of licensing, the fees paid and the NAIC number (National Association of Insurance Commissioners). Part of 47-1-2 NIIMS.

ELECTRONIC DATA: Backup daily; dispose of when superseded or obsolete.

SECURITY BACKUP COPY: Dispose of when superseded.²

47-3-4 EXAMINATION WORK PAPERS

Work papers of insurance examiners from which REPORTS OF EXAMINATION, Records Retention Item #47-3-10, are taken. All work papers are confidential documents.

Transfer to off site security storage after completion of examination; dispose of 10 years after examination date.

47-3-5 FINANCIAL ANALYSIS (DOMESTIC COMPANIES ONLY)

Confidential work product/documentation relative to the financial analysis of domestic insurance companies.

Transfer to off site security storage after 2 years; dispose of after 10 years.

47-3-6 INSURANCE COMPANY LIQUIDATION FILES

The Department of Insurance is charged by the Insurers Supervision, Rehabilitation and Liquidation Act, Neb. Rev. Stat. § 44-4801 - 44-4862, with the responsibility of effecting any liquidation of Nebraska insurance companies. Records include minutes of stockholders and boards of directors meetings, articles of incorporation, journals, ledgers, stock records, lease records, policy files, claim files, adjudications and other records related to the liquidation.

Dispose of 5 years after completion of liquidation, subject to review by the State Archivist before disposal for possible accession.

47-3-7 INSURANCE COMPANY REHABILITATION/SUPERVISION FILES

These files include journals, ledgers, notes on meetings, correspondence, contracts, agreements, reports, approvals of actions and orders. Contains information on only domestic companies.

Transfer to off site security storage 5 years after initial date of rehabilitation; dispose of 10 years after the end of the rehabilitation period.

47-3-8 PRE-NEED RECORDS

May include burial files, applications for license, license renewals, and financial report of pre-need sellers. Files pertain to funeral homes, cemeteries, and monument companies that provide pre-need services. File contains correspondence, annual financial trust reports, and audit work papers. Part of 47-1-2 NIIMS.

ELECTRONIC DATA: Backup daily; dispose of when superseded or obsolete.²

ORIGINAL RECORD: Dispose of after 10 years.

SECURITY BACKUP COPY: Dispose of after superseded.²

47-3-9 PREMIUM TAX FORMS

Includes the annual tax return, quarterly tax return and the validation of money received from insurance companies doing business in Nebraska. Forms are filed numerically according to the NE ID Number. Prior to 2003 the forms for foreign companies were filed with the annual statement. After 2003 the forms are filed numerically according to the Nebraska Company Identification.

FOREIGN COMPANIES: Transfer to off site security storage after 1 year; dispose of after 6 years.

DOMESTIC COMPANIES: File with the company's Annual Statement, Records Retention Schedule Item #47-3-1.

DOMESTIC STATEMENTS: Maintain in office for 2 years. Scan to CD and microfilm for archival purposes. Transfer to off site security storage; dispose of 6 years after statement date.

SECURITY MICROFILM: Transfer to the State Records Center; retain permanently.

MICROFILM WORK COPY: Retain permanently.

CD SECURITY COPY: Transfer to the State Records Center; dispose of after 50 years.

CD WORK COPY: Dispose of after 50 years.

47-3-10 REPORT OF EXAMINATION

Reports of audit or financial condition and affairs for insurance companies. Examination completed pursuant to the Insurers Examination Act, Neb. Rev. Stat. § 44-5901 - 44-5910 and § 44-112 R.R.S. 1943. Scanning documents to CD began in 1990.

DOMESTIC AND FOREIGN (with NEBRASKA PARTICIPATION):

ORIGINAL RECORD: Scan to CD after superseded and microfilm for archival purposes. Destroy originals after microfilming is completed.

SECURITY MICROFILM: Transfer to the State Archives; retain permanently.

MICROFILM WORK COPY: Retain permanently.

CD SECURITY COPY: Transfer to the State Records Center; dispose of after 50 years.

CD WORK COPY: Dispose of after 50 years.

OTHER FOREIGN: Dispose of when superseded or obsolete.

47-3-11 RISK BASED CAPITAL REPORTS (DOMESTIC COMPANIES ONLY)

Confidential reports filed by domestic companies only.

Transfer to off site security storage after 1 year; dispose of after 6 years.

47-3-12 SECURITY DEPOSIT FILE

Contains correspondence and safekeeping receipts for funds deposited by insurance companies with the Department of Insurance as security.

Neb. Rev. Stat. § 44-319.01 - 44.319.13.

SECURITY CARDS: Dispose of when superseded or obsolete.

ELECTRONIC DATA: Backup daily; dispose of when superseded or obsolete.

SECURITY BACKUP COPY: Dispose of after superseded.²

ALL OTHER RECORDS: Dispose of 1 year after superseded or obsolete.

47-3-13 SUMMARY OF INSURANCE BUSINESSES IN NEBRASKA

Summary of ANNUAL STATEMENTS that list the companies doing business in Nebraska and the volume of business done. Neb. Rev. Stat. § 44-113.

PRINTED BOOKLET: Transfer 2 copies to the Nebraska Library Commission; 1 bound copy and 1 unbound copy; transfer 1 bound copy to the State Archives; dispose of copies from previous years at the discretion of the agency head.

ELECTRONIC DATA: Backup daily; dispose of when superseded or obsolete.

SECURITY BACKUP COPY: Dispose of after superseded.²

47-3-14 SUPPLEMENTAL COMPENSATION EXHIBIT

The exhibit is filed by each foreign and domestic licensed insurance company in Nebraska. The exhibit includes the compensation paid to officers, employees and directors of the insurance company and includes but is not limited to wages, salaries, bonuses, commissions, stock grants and gains from the exercise of stock options. The exhibit includes the CEO and the four most highly paid other executive officers and the next five highly compensated employees, whose total compensation exceeds \$100,000.00. The exhibit is filed numerically according to the Nebraska Company Identification Number.

FOREIGN COMPANIES: Transfer to off site security storage after 1 year; dispose of after 4 years.

DOMESTIC COMPANIES: Exhibit is filed with the Annual Statement Records Retention Schedule Item # 47-3-1.

DOMESTIC STATEMENTS: Maintain in office for 2 years. Scan to CD and microfilm for archival purposes. Transfer to off site security storage; dispose of 6 years after statement date.

SECURITY MICROFILM: Transfer to the State Records Center; retain permanently.

MICROFILM WORK COPY: Retain permanently.

CD SECURITY COPY: Transfer to the State Records Center; dispose of after 50 years.

CD WORK COPY: Dispose of after 50 years.

47-4 FRAUD PREVENTION DIVISION

47-4-1 ANNUAL REPORT

Annual report of the Insurance Fraud Prevention Division to include but not limited to: division creation; highlights of the year; case statistics; State prosecutions; criminal convictions; investigative process and examples; database; search warrants/subpoenas; case status; investigative assistance; insurance fraud categories; personnel; training; education; public relations; summary of cases by fraud type; and summary of cases by county. COPIES DISTRIBUTED TO: Governor; Chair of the Banking, Commerce, and Insurance Committee; Director of Insurance; Executive Director of the Insurance Federation of Nebraska and State Archives.

Original report must be shredded when destroyed.

Dispose of after 50 years.

47-4-2 INSURANCE FRAUD INVESTIGATION CASE FILES

Files include: Nebraska Insurance Information Management System (NIIMS) generated Detailed Case Summary Report; Nebraska Driver History Record; NCIC Interstate Identification Index Record; Nebraska Criminal History Index Record; Nebraska Criminal Justice Information System Record; Nebraska Secretary of State Corporation & Business Entity Inquiry; Nebraska Health & Human Services System License Information; National Insurance Crime Bureau Claim History; Suspected Fraudulent Claim Report or original fraud referral; letters; reports; interviews; taped statements; general investigation notes; legal research; meeting/conference notes; memorandums; telephone contact; insurance company claim and special investigation unit files; original envelopes from correspondence received; Investigative Summary Report; court documents; other miscellaneous documents.

Original files are shredded when destroyed.

Transfer to locked storage area under the control of the Insurance Fraud Prevention Division (IFPD) after 3 years; dispose of after 10 years.

47-4-3 INSURANCE FRAUD INTELLIGENCE CASE FILES

Information received by the Insurance Fraud Prevention Division which does not violate the Nebraska Insurance Fraud Act. Intelligence information is governed by the Department of Justice, 28 CFR Part 23.

DISCARD: According to 28 CFR Part 23 - Sec. 812 (5) Purge and review process. "(5) The regulation provides that information retained in the system must be reviewed and validated for continuing compliance with system submission criteria within a 5-year retention period. Any information not validated within that period must be purged from the system (28 CFR 23.20(h))." This also includes all computer information.

Dispose of after 5 years.

47-5 LEGAL DIVISION

47-5-1 CAUSE FILES HEARING RECORDING TAPES

Cassette tapes of the hearings recorded on the disciplinary action imposed upon insurance companies and agents.

Transfer to off site security storage; dispose of after 10 years.

47-5-2 COMPREHENSIVE HEALTH INSURANCE POOL (CHIP)

These files contain the CHIP questionnaire/survey, CHIP rules, correspondence, annual report, draft policies, statutes, board minutes, assessments, grievances and policy form files.

Dispose of after 10 years.

47-5-3 HOLDING COMPANIES DOCUMENT FILES (DOMESTIC COMPANIES ONLY)

Forms A, B, C, and D with exhibits and correspondence pertaining to ownership of insurance companies. Neb. Rev. Stat. § 44-2120 - 44-2153. The Form A is public record after 1991; prior to 1991 the Form A is confidential. Form B, C and D are confidential records.

Transfer to off site security storage after 10 years; dispose of after 20 years.

47-5-4 INSURANCE COMPANY AND AGENT CAUSE FILES

Record of disciplinary action imposed upon insurance companies and agents by the Department of Insurance. Includes notices of hearings, records of fines, license suspensions and revocations (consent agreements and orders), correspondence, affidavits, exhibits, investigations, etc. Scanning documents to CD began in 1992.

ORIGINAL RECORD: Scan to CD and microfilm for archival purposes; destroy 5 years after disposition of case.

SECURITY MICROFILM: Transfer to the State Records Center; dispose of after 50 years.

MICROFILM WORK COPY: Dispose of after 50 years.

CD SECURITY COPY: Transfer to the State Records Center; dispose of 50 years after disposition of case.

CD WORK COPY: Dispose of 50 years after disposition of case.

47-5-5 INSURANCE COMPANY DOCUMENT FILE

Includes copies of company's bylaws, articles of incorporation, application for license, license amendments, fee requests, etc.

ACTIVE FILES: Transfer superseded documents to off site security storage 10 years when superseded; dispose of 20 years when superseded.

INACTIVE FILES: Transfer to off site security storage after company becomes inactive; dispose of 6 years after company becomes inactive.

DISAPPROVED OR WITHDRAWN APPLICATION FILES: Dispose of 1 year following the end of the fiscal year to which the disapproval or withdrawal belong, provided audit has been completed.¹

47-5-6 INSURANCE GUARANTY FUND ASSOCIATION FILES

Includes life and health, property and liability fund association files, i.e. Documents stating which companies are insolvent, program of assessment and correspondence to other members of the association.

Dispose of 5 years after completion of liquidation, subject to review by the State Archivist before disposal for possible accession.

47-5-7 LITIGATED CASES

These files contain documents and attorney work papers on litigated cases. Records are confidential.

Dispose of after 10 years.

47-5-8 VIATICAL SETTLEMENT PROVIDER RECORDS

Includes application form, fees and supporting documents pursuant to the Viatical Settlement Act, Neb.Rev.Stat. §44-1101 et seq. **Records are confidential.**

ACTIVE FILES: Transfer superseded documents to off-site security storage 10 years after superseded; dispose of 20 years after superseded.

DISAPPROVED OR WITHDRAWN APPLICATIONS: Dispose of 3 years after disapproved or withdrawn, provided audit has been completed.¹

INACTIVE RECORDS: Transfer to off site security storage; dispose of 5 years after becoming inactive.

47-6 LIFE AND HEALTH DIVISION

47-6-2 LIFE AND HEALTH APPROVALS

Correspondence and other pertinent information regarding approval or disapproval of changes in policy format or options.

Transfer to off site security storage after 2 years; dispose of after 10 years.

47-6-3 LIFE AND HEALTH INSURANCE POLICY FORMS

Files for domestic and foreign life, accident and health policies, riders to policies, applications, endorsements, certificates, additions, rates and statements of method.

Dispose of 6 months after approval date.

47-6-4 MEDICARE SUPPLEMENT MATERIAL

Includes forms, rates, refunds, advertising material, duplication reports and refund calculations received from life and health insurance companies as required by the Omnibus Budget Reconciliation Act of 1990. Microfilming of the records began in 2005.

ORIGINAL: Maintain 2 calendar years on file; then microfilm and destroy.

SECURITY MICROFILM: Transfer to the State Records Center; retain permanently.

MICROFILM WORK COPY: Retain permanently.

47-6-5 ACTUARIAL BOOKS: LIFE AND HEALTH

Dispose of after 10 years.

47-6-6 ASSUMPTION REINSURANCE

Assumption Reinsurance Act §44-6201 – 44-6211. The Assumption Reinsurance Act applies to all assumption reinsurance agreements entered into on or after January 1, 1994. Files contain the assumption reinsurance agreements, certificates of assumption, and financial information from companies that assume or transfer the obligations or risks on contract of insurance owned by policyholders pursuant to an assumption reinsurance agreement. Documents dated 2002 and prior were microfilmed in 2005.

ORIGINAL: Maintain 2 calendar years on file; then microfilm and destroy.

SECURITY MICROFILM: Transfer to the State Records Center; retain permanently.

MICROFILM WORK COPY: Retain permanently.

47-7 MARKET CONDUCT DIVISION

47-7-1 MARKET CONDUCT REPORT OF EXAMINATION

Report of market activities. Examination completed pursuant to the Insurers Examination Act Neb. Rev. Stat. § 44-5901 - 44-5910 and §44-112, R.R.S. 1943. Scanning documents to CD began in 1993.

DOMESTIC AND FOREIGN (with NEBRASKA PARTICIPATION):

ORIGINAL RECORD: Scan to CD after superseded and microfilm for archival purposes. Destroy originals after scanning and microfilming is completed.

SECURITY MICROFILM: Transfer to the State Records Center; retain permanently.

MICROFILM WORK COPY: Transfer to the State Records Center; retain permanently.

CD SECURITY COPY: Transfer to the State Records Center; dispose of after 50 years.

CD WORK COPY: Dispose of after 50 years.

OTHER FOREIGN: Dispose of after superseded or obsolete.

47-7-2 MARKET CONDUCT WORK PAPERS

Work papers of insurance examiners from which market conduct Report of Examination is taken, item 47-7-1. *Work papers are confidential records.*

Transfer to off site security storage after completion of examination; dispose of 10 years after examination date.

47-8 MEDICAL PROFESSIONAL LIABILITY DIVISION

47-8-1 CLOSED CLAIM FILES

Closed Excess Liability Fund claim files maintained in alphabetical order by plaintiff's last name.

Transfer to off site security storage at year-end; dispose of after 25 years.

47-8-2 EXCESS LIABILITY FUND GENERAL CORRESPONDENCE

Correspondence by employees involved with the operations of the Excess Liability Fund.

Transfer to off site security storage at year-end; dispose of after 25 years.

47-8-3 RECORDS FROM EXCESS FUND START UP

Four boxes of correspondence and various other documentation relating to legislation creating the Excess Liability Fund and its implementation.

Dispose of after 25 years, subject to review by the State Archivist before disposal for possible accession.

47-9 PRODUCER LICENSING DIVISION

47-9-1 AGENT LICENSE FILE

An on-line computer record of each licensed resident and nonresident insurance agent, insurance broker and consultant. Information includes the following: name, social security number, address, license number, date of license, the lines of insurance the agent is qualified to sell, the company identification number for which the agent works, agent status and original status date. Licenses are renewed every two years and the records are updated with a new expiration date. The on-line information includes the agent's examination records. Information includes the following: name, date of examinations, results, city in which examined and company for which the examinations were taken and pertinent education records. The agent's license history file is also maintained on-line. Part of 47-1-2 NIIMS. No microfiche has been produced since 1989.

ELECTRONIC DATA: Backup daily; dispose of when superseded or obsolete.

SECURITY BACKUP COPY: Dispose of after superseded.²

47-9-2 AGENT LICENSE HISTORY FILE

This record contains the following information from the on-line AGENT LICENSE FILE: name, social security number, date of birth, address, license number, date of license, the lines of insurance the agent is qualified to sell, the code for the company for which the agent works, education status, agent status and original status date. Licenses are renewed every 2 years. Part of 47-1-2 NIIMS. Microfilming ceased in 1980.

ELECTRONIC DATA: Backup daily; dispose of when superseded or obsolete.

SECURITY BACKUP COPY: Dispose of after superseded.²

SECURITY MICROFILM: Transfer to the State Records Center; dispose of after 50 years.

MICROFILM WORK COPY: Dispose of after 50 years.

47-9-3 APPLICATION FOR INSURANCE AGENCY LICENSE

File includes a signed application for an Insurance Agency License and also includes any necessary supporting documents. Original records must be shredded when destroyed. Scanning documents to CD began in 1990.

ORIGINAL RECORD: Scan to CD and microfilm for archival purposes destroy originals after 2 years, provided audit has been completed.¹

SECURITY MICROFILM: Transfer to the State Records Center; dispose of after 50 years.

MICROFILM WORK COPY: Dispose of after 50 years.

CD SECURITY COPY: Dispose of after 50 years.

CD WORK COPY: Dispose of after 50 years.

47-9-4 APPOINTMENT & REQUEST FOR CANCELLATION FOR RESIDENT AND NONRESIDENT AGENTS

Includes insurance company requests to appoint new agents and insurance company requests to have a specified agent's appointment canceled. Information from these appointment forms are included in the Agent License File, Records Retention Schedule Item # 47-9-1.

Transfer to off site security storage after 1 year; dispose of after 4 years.

47-9-7 CLEARANCE LETTERS

Copies of statements sent to Departments of Insurance in other states declaring that the specified agent who is moving from Nebraska to that state is in good standing with the Department of Insurance.

Dispose of after 2 years.

47-9-9 CONTINUING EDUCATION CORRESPONDENCE

This correspondence consists of letters of approval or denial of the educational requirements and filing fees.

Dispose of after 2 years, provided audit has been completed.¹

47-9-10 EDUCATION PROGRAMS

Two-year continuing education programs for Life and Health and Property and Casualty agents, brokers and consultants. Training programs which have been approved pursuant to Neb. Rev. Stat. § 44-3901--3908, R.R.S. 1943.

Dispose of after 5 years, provided audit has been completed.¹

47-9-15 NONRESIDENT AGENT CONTROL CARD (OBSOLETE 1995)

Microfilm of 4 x 6 card file of all nonresident insurance agents prior to 1978, the names of the companies they are licensed to sell insurance for and the issuance and expiration dates of the license. Microfilming ceased in 1979.

SECURITY MICROFILM: Transfer to the State Records Center; dispose of after 50 years.

MICROFILM WORK COPY: Dispose of after 50 years.

47-9-17 PRELICENSING CERTIFICATES OF COMPLETION

Certificates of Completion for prelicensing education for insurance agents, and filing fee validation for prelicensing education. May include correspondence regarding prelicensing education requirements.

Transfer to off site security storage after 1 year; dispose of after 2 years, provided audit has been completed.¹

47-9-18 RECIPROCAL AGREEMENTS

Agreements for reciprocal licensing of insurance agents with Departments of Insurance from other states.

Dispose of when superseded or obsolete.

47-9-19 RESIDENT AGENT CERTIFICATION LETTERS

Letter requesting certification of agents, brokers and consultants and insurance agency license status for licensure in other states.

Transfer to off site security storage after 3 months; dispose of after 2 years, provided audit has been completed.¹

47-9-20 RESIDENT & NONRESIDENT AGENT, BROKER, CONSULTANTS, SURPLUS LINE AGENTS & AGENCY RENEWAL FORMS

This record includes renewal forms and is a record of each license renewed and includes the following information: name, address, name of insurance agency, social security number, business address, date of birth, and license number.

Transfer to off site security storage after 3 months; dispose of after 2 years, provided audit has been completed.¹

**47-9-21 RESIDENT AND NONRESIDENT AGENT, BROKER, SURPLUS
LINE AGENTS & CONSULTANTS LICENSE APPLICATION FILES &
ADDENDUM**

Includes Application License that is the formal application for an insurance license which is signed. Also includes correspondence, consent agreements (conditions to which the agents agree if they have ever been called before state officials for violating the state insurance laws) and supporting documents. Original records must be shredded when destroyed. Scanning documents to CD began in 1990.

ORIGINAL RECORD: Scan to CD and microfilm for archival purposes; destroy after 4 years, provided audit has been completed.¹

CD SECURITY COPY: Transfer to the State Records Center; dispose after 50 years.

CD WORK COPY: Dispose of after 50 years.

SECURITY MICROFILM: Transfer to the State Records Center; dispose of after 50 years.

MICROFILM WORK COPY: Dispose of after 50 years.

47-9-22 STATEMENT FOR RESIDENT AND NONRESIDENT AGENTS

Annual and monthly computer billing statement of license fees due from resident insurance companies for the licensing of their agents.

Dispose of after 3 years, provided audit has been completed.¹

47-9-23 SURPLUS LINES POLICY RECORDS

According to Surplus Lines Insurance Act, Neb. Rev. Stat. § 44-5501 – 44-5514, specially licensed insurance agents may sell insurance policies from companies not licensed in the State of Nebraska when applicant is unable to purchase insurance from a company licensed in the State of Nebraska. This file includes quarterly and annual reports from the agent showing the insured's name, the type of coverage, the company writing the coverage, the premium rates, etc. The reports are considered work papers and are confidential documents.

Transfer to off site security storage 1 year after the end of the year to which they pertain; dispose of after 3 years, provided audit has been completed.¹

47-10 PROPERTY AND CASUALTY DIVISION

**47-10-1 ADVISORY ORGANIZATION FILES (ISO, NCCI) (formerly Bureau
Files)**

Includes correspondence, statistical plans and experience exhibits.

CORRESPONDENCE: Transfer to off site security storage after 18 months; dispose of after 5 years.

ALL OTHER FILES: Dispose of after 5 years.

**47-10-2 ADVISORY ORGANIZATIONS MANUALS AND FORMS FILES
(formerly Bureau Rating Manuals and Forms File)**

Includes rate schedules, loss costs rules, classification categories and policies and forms.

Dispose of after 5 years or when superseded or obsolete, whichever is later.

47-10-4 INSURANCE COMPANY RATE AND FORM FILES

Includes policies, applications, correspondence, forms, endorsements, certificates and rate schedules from companies admitted to do business in Nebraska. After the filings are approved, they are placed into the company's central files according to the line of insurance.

CORRESPONDENCE: Transfer to off site security storage after 18 months; dispose of after 5 years.

ALL OTHER FILES: Dispose of when superseded or obsolete.

DELETED RECORDS

47-1-1.1	ON-LINE VALIDATION DETAIL REPORT (OBSOLETE 1995).
47-2-2	COMPUTER RUN OF INSURANCE COMPLAINTS AGAINST INSURANCE COMPANIES AND INSURANCE AGENTS (OBSOLETE 1995).
47-2-9	PRODUCTS LIABILITY CLOSED CLAIMS REPORTS.
47-3-1.1.1	ACCIDENT AND HEALTH EXPERIENCE EXHIBITS (OBSOLETE 1995).
47-3-16	SURPLUS LINES COMPANY RECORDS (OBSOLETE 1992).
47-3-1	IRIS MANUAL (Insurance Regulatory Information System) (OBSOLETE 1995).
47-9-5	APPOINTMENT SEND – BACKS (OBSOLETE 1995).
47-9-6	CERTIFICATES OF AUTHORITY (OBSOLETE 1995).
47-9-11	INSURANCE COMPANY REPRESENTATIVE AUTHORIZATION (OBSOLETE 2004).
47-9-12	INSURANCE COMPANY ROSTER (OBSOLETE 1995).
47-9-13	INSURANCE COMPANY STATUS CHANGE CARDS (OBSOLETE 1995).
47-9-14	LICENSE EXAMINATION ANSWER SHEETS (OBSOLETE 1990).
47-9-16	PRE-NEED SELLERS & PRE-NEED AGENTS LICENSE RENEWALS (OBSOLETE 1995).
47-10-3	DEPARTMENT PROFITABILITY & MARKET ANALYSIS REPORTS (OBSOLETE 1991).

NOTE

1. These records may be disposed of after the required retention period provided the audit of the Comprehensive Annual Financial Report (CAFR) is complete and any required federal audit is complete, and all related audit comments have been resolved. Check with the organization that performed the audit, either the Auditor of Public Accounts or the federal cognizant agency, if there is a question whether resolution is complete.

2. Network Disaster Recovery: Updated daily; full backup is run every Friday and tape is maintained at an off-site secure facility for 1 month then destroyed.

RECORDS DISPOSITION REPORT

TO: SECRETARY OF STATE RECORDS MANAGEMENT DIVISION 440 S. 8TH STREET SUITE 210 LINCOLN, NE 68508-2294	AGENCY
	DIVISION
	SUB-DIVISION

REQUIRED INFORMATION:

In accordance with the Records Management Act, records of this agency have been disposed of under the authorization granted by the following schedule(s):

SCHEDULE NUMBER(S) ONLY (DO NOT INCLUDE SECTION AND ITEM NUMBERS)	TOTAL VOLUME DISPOSED (SEE REVERSE)

OPTIONAL INFORMATION (FOR YOUR USE ONLY):

You may include detailed information which will be useful to you in recording exactly what records were disposed of and under what authority. This might include such things as schedule section and item numbers, title of records, inclusive dates of records, etc. This information is not required to be filed with Records Management.

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DATE	SIGNATURE
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SEND ORIGINAL TO RECORDS MANAGEMENT. MAKE A PHOTOCOPY FOR YOUR RECORDS.

RMA 03006D

VOLUME ESTIMATING GUIDE

**(PLEASE NOTE THAT FOR REPORTING PURPOSES, A BALLPARK
ESTIMATE OF THE TOTAL VOLUME OF MATERIAL DISPOSED IS
ADEQUATE.)**

Vertical File Cabinet, 4 drawer letter-size	6 cubic feet
Vertical File Cabinet, 4 drawer legal-size.....	8 cubic feet
Lateral File, 4 drawer/shelf letter-size	9 cubic feet
Lateral File, 4 drawer/shelf legal-size.....	12 cubic feet
Records center carton.....	1 cubic foot
About a pickup load.....	50 cubic feet